

Certificate Number: 00301-PAM-DE-036194908

Bankruptcy Case Number: 21-02405



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 10, 2021, at 11:55 o'clock AM EST, JOSHUA M ZARTMAN completed a course on personal financial management given by internet by InCharge Debt Solutions, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: December 10, 2021 By: /s/Samantha Alicea

Name: Samantha Alicea

Title: Certified Bankruptcy Counselor